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October 22, 2001

Ms. Diane Lee
Patent Examiner – GAU #2876
Assistant Commissioner For Patents
Washington, DC 20231
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RE: Preliminary amendment, non-provisional application number 09/634612 titled "CREDIT CARDS AND RELATED SERVICES THAT USE NON-METALLIC SYMBOLIC COLORS TO TARGET SPECIFIC DEMOGRAPHIC GROUPS" filed August 5, 2000.

Dear Ms. Lee,

First off, I would like to thank you again for the tremendous courtesy and patience you afforded me this past June when I was obtaining information regarding the workings of the patent office. As you may imagine, I am caught up with excitement as I anxiously await the results of your examination that is to commence around December of this year.

Please find the following in this preliminary amendment enclosure:

- A "Marked-Up" 1 ½ spaced copy of the specifications and claims, with additions underlined and deletions bracketed.
- A "Clean" copy of the specifications and claims. Also, the drawings have been redone. The new drawings are to replace the old ones, and are attached to the clean copy. The clean copy is intended to be the document that is examined; it replaces the original patent application. Unlike the original that was erroneously submitted single-spaced, the new clean copy is 1 ½ spaced.

Also, please be aware of the following:

- You performed a PCT search report for my application number PCT/US01/09661 titled "CREDIT CARDS AND RELATED SERVICES THAT USE NON-METALLIC SYMBOLIC COLORS TO TARGET SPECIFIC DEMOGRAPHIC GROUPS". I am entering Chapter II for this invention, and it appears that you will also be examining the PCT application.

- I have also done a preliminary amendment on the PCT application. My preliminary amendment on the PCT consists of a "Marked-Up" copy and a "Clean" copy, and new drawings as well.
- The "Clean" amended patent applications of USPTO application number 09/634612 and PCT application number PCT/US01/09661 are now identical *except for* the headings "CROSS REFERENCE TO RELATED APPLICATIONS". The remainder of the specification, the claims, and the drawings in the USPTO and the PCT applications are now exactly the same for both. Prior to being amended, the differences between the USPTO and PCT applications were very slight.
- I composed a response to the to the PCT international search report. That response is being included in the enclosure containing the PCT Chapter II Demand and the preliminary amendment for PCT application number PCT/US01/09661.

Once again, Ms. Lee, thank you for all of your past courtesies, and I greatly look forward to the examination process in the near future.

Sincerely,


Ronald Rosenberger